

## **Electronic Acknowledgement Receipt**

<b>EFS ID:</b>	2247142
<b>Application Number:</b>	09677401
<b>International Application Number:</b>	
<b>Confirmation Number:</b>	3108
<b>Title of Invention:</b>	Loyalty reward program for reducing the balance of a loan obligation
<b>First Named Inventor/Applicant Name:</b>	K. Jon Kern
<b>Customer Number:</b>	33486
<b>Filer:</b>	Reed R. Heimbecher
<b>Filer Authorized By:</b>	
<b>Attorney Docket Number:</b>	014-040001US
<b>Receipt Date:</b>	26-SEP-2007
<b>Filing Date:</b>	29-SEP-2000
<b>Time Stamp:</b>	23:35:02
<b>Application Type:</b>	Utility under 35 USC 111(a)

### **Payment information:**

Submitted with Payment	no
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## **File Listing:**

Document Number	Document Description	File Name	File Size(Bytes) /Message Digest	Multi Part/.zip	Pages (if appl.)
1	Reply Brief Filed	F20070926_Applicants_reply_brief_fx.pdf	1340669 7ce7b53318c1a1d4eab5e0035092626e222b04a2	no	5

Information:	Total Files Size (in bytes):	1340669
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If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.		
<b>National Stage of an International Application under 35 U.S.C. 371</b>		
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